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L1: Entry 1 of 1   File: USPT   Jan 7, 2003

DOCUMENT-IDENTIFIER: US 6505170 B1
TITLE: Distributed device management system

Application Filing Date (1):
19970410

Assignee Name (1):
Western Union North America

Assignee Group (1):
Western Union North America Englewood CO 02

Brief Summary Text (5):
A wide variety of point-of-sale devices currently are available, offering a wide
array of products and services. Point-of-sale devices may, for example, be used to
sell money orders or other products. They may also be used to permit payment of
bills or any other type of transaction service.

Brief Summary Text (6):
Negotiable instrument dispensers, such as money order dispensing machines, provide
an instructive example of the use of point-of-sale devices. Money order dispensing
machines ("MODs"), which are also referred to by various names such as "automatic
money order dispensers" or "AMODs," or "RMODs" or "Deltas," allow for the issuance
and sale of money orders at a wide variety of convenient locations. MODs commonly
are placed at convenience stores, check cashing agencies, grocery stores, financial
institutions, and other retail and service outlets. The "issuer" of the money orders
generally authorizes an "agent" (e.g., the grocery store) to operate the MOD at each
location. When a MOD is installed at a particular site, and periodically thereafter,
blank money order forms (which are negotiable documents and are sometimes referred
to as "negotiable stock") are loaded into a compartment within the MOD. As customers
purchase money orders, the operator enters appropriate information (e.g., amount),
and the MOD prints the information on the forms and dispenses the completed money
orders. The forms are typically numbered sequentially. When the MOD is loaded, the
operator loading the forms enters the serial numbers of the first forms. As money
orders are purchased, the MOD increments a counter to keep track of which forms have
been printed on. The MODs also provide reports of MOD activity, either
electronically or in printed form.

Brief Summary Text (7):
The owner of a system of point-of-sale devices (e.g., the issuer of money orders)
generally must closely manage its point-of-sale devices (e.g., MODs). For example,
point-of-sale devices typically include a number of mechanical components and,
therefore, commonly malfunction. The owner generally desires to keep the devices
operative and, therefore, must monitor, maintain, and repair devices regularly.
Additionally, devices such as MODs contain negotiable documents that may be used to
impose financial liabilities on the issuer. The owner therefore needs to prevent
fraudulent or unauthorized use of the devices.

Brief Summary Text (10):
Point-of-sale devices should also incorporate security features to prevent
unauthorized usage and minimize the risk of misuse (e.g. the risk that fraudulent
money orders will be created). Most conventional point-of-sale devices incorporate
relatively primitive and limited security measures. For example, the compartment in
a MOD containing the blank negotiable documents generally is locked, and may be

opened only with a physical key. This security measure can prevent some types of unauthorized access, but permits free access to anyone who has obtained the key. It also does not provide any record of who accessed the negotiable documents and what activity took place during such access. Consequently, it is often difficult to determine in a timely manner whether documents have been removed, whether misuse may have occurred, and by whom.

Brief Summary Text (16):
The present invention allows for embodiments having many advantages, such as the following: (i) They permit efficient management of many point-of-sale devices. (ii) They offer enhanced security measures. (iii) They allow for an audit trail that accounts for every document placed in the printer of a point-of-sale device. (iv) They allow for easy loading of the device and facilitate the determination of what was loaded. (v) They are user friendly. (vi) They provide secure storage of documents such as money orders. (vii) They permit reduced manual record keeping and paperwork. (viii) They provide a daily print-out of all transactions. (ix) They provide quick and efficient printing of documents such as money orders. (x) They permit the use of standard bar-code, MICR and/or OCR technology. (xi) They provide an audit trail of who accessed the printer of a point-of-sale device and when.

Detailed Description Text (6):
In many embodiments of the present invention, at least one POS device is a negotiable instrument dispenser. In many of such embodiments, an operator uses a control terminal to operate a document dispenser (preferably, a negotiable instrument dispenser,) which provides a more convenient, secure, user-friendly, and efficient means for loading, selling and reporting information relating to negotiable documents. The control terminal is connected to a printer/vault housing negotiable stock, signaling to print a money order and to unlock the vault as necessary. Blank money order forms are packaged in pre-defined bundles with serial numbers printed in a bar code format (MICR, OCR or other encoding techniques may be used), and are stored in the vault unit of the printer. The control terminal keeps track of which forms have been printed on and other usage information. The activity of the negotiable instrument dispenser is automatically recorded by the control terminal in an electronic "journal" (i.e., in memory) and periodically reported to a central computer.

Detailed Description Text (8):
An exemplary automatic money order dispenser ("MOD") 10 for use with some embodiments of the present invention is shown in FIG. 2. MOD 10 consists of two separate parts: a control terminal 12 and printer/vault 14. Installation at an agent/user site simply involves connecting these two parts together, and then connecting them (via a port in the control terminal) to a telephone line to permit data transfer, and to an electrical outlet for power.

Detailed Description Text (14):
Display 18 is usually at the "status screen." This is the starting point of all functions available on the terminal. If the display screen shows a different message before a user begins a transaction, or a user becomes confused midway through a transaction, he or she simply presses "CANCEL" to return to this status screen. The status screen displays the current date and time, along with the number of documents in the printer and the number of transactions in the current day's files for various products applications in same terminal (e.g., money orders, utility remittance, phone card, payroll and gift certificates).

Detailed Description Text (15):
Printer/vault 14 preferably comprises a printer portion that contains a conventional MOD printer and a vault portion locked to the printer portion. The blank money order forms are stored in the vault portion of printer/vault 14. Printer/vault 14 is activated by control terminal 12. Based on commands input by the operator, money orders are automatically imprinted with the amount specified through control terminal 12 and dispensed to the operator. Printer 14 preferably contains a bar code reader, and the blank money order forms preferably are coded with bar code serial numbers. MICR technology may also be used for this purpose in a conventional manner. It will be apparent based on the present disclosure that any conventional OCR technology will also suffice.

Detailed Description Text (35):
In the case of a vendor payment, the money order is used to pay a vendor of the agent. This option is made available to some agents to permit them to allow

employees to pay v⬤dors without the need to mainta⬤ large amounts of cash on the premises. If an agent has been granted the optional vendor payment capability, the operator can, in many systems, enter any vendor name using the alphanumeric keypad. In other systems, the operator may be limited to selecting from a predetermined list of vendors. In such a system, a plurality of vendor names may be stored in the memory within the terminal for printing on the payee line of the negotiable documents.

Detailed Description Text (44):
After displaying this message, a configurable timer is set (preferably five seconds), allowing the user to remove the vault, as indicated in Step 118. In Step 120, the system senses whether the vault has been removed during the predetermined time period. If not, the vault is re-locked to the printer, the system returns to Step 104, indicating in its display that the user should re-enter his or her user's code and try again. If the user removes the vault as shown in Step 122, the system displays "Load Money Orders and Replace Vault" in Step 124. In Step 126, the user loads documents and reattaches the vault. The system then checks in Steps 128 to determine whether an idle timer has expired or the user has pressed cancel. If so, the system returns to an idle screen. If not, the system determines whether the vault has been replaced and, if not, returns to Step 124 indicating on its display that the user should load money orders. If the vault has been replaced in Step 130, the system moves on through Node 132 (shown for convenience in both FIG. 3(a) and FIG. 3(b)) to Step 134.

Detailed Description Text (50):
In Step 166, the system determines whether the serial number of the document which last issued as a money order was the last item in the previous pack of documents. If so, the system determines in Step 176 whether the new document (i.e., the document just read after loading) is the first serial number in a pack. If so the system posts a "Full Pack Load" entry into its memory (also referred to as a journal) in Step 178 and returns to the idle screen in Step 180. If the current document is not the first serial number in a pack, the system posts a "Partial Pack Load" entry into the journal in Step 182 and moves on through Node 184 to Step 186.

Detailed Description Text (94):
The present invention is applicable to any type of POS device, such as devices used to sell money orders, gift certificates, gasoline, or other products. The present invention is also applicable to POS devices offering any service, such as bill payment or payroll payment services.

Other Reference Publication (4):
"Money Order Dispensing Boost Security", May 14, 1986, American Banker, vol. 151, No. 95, Dialog file 625, Accession No. 0052059.*

CLAIMS:

20. The system of claim 1, wherein said negotiable instrument dispenser comprises a money order dispensing machine.

24. The system of claim 1, wherein said negotiable instrument comprises a money order form.